

INFORMATION DISCLOSURE CITATION
(Use several sheets if necessary)

ATTY DOCKET NO.

WD2-9* 4

SERIAL NO.

08/920,116

APPLICANT(S)

Jay S. Walker et al.

FILING DATE

August 26, 1997

GROUP

2112

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	A	4,108,361	8/22/78	Stephen R. Krause			
	B	4,323,770	4/6/82	Gerard Dieulot et al.			
	C	4,494,197	1/15/85	Seymour Troy			
	D	4,500,880	2/19/85	Earl R. Gomersall et al.			
	E	4,669,730	6/2/87	Maynard E. Small			
	F	4,677,553	6/30/87	Brian J. Roberts et al.			
	G	4,689,742	8/25/87	Seymour Troy et al.			
	H	4,760,247	7/26/88	Martin A. Keane et al.			
	I	4,815,741	3/28/89	Maynard E. Small			
	J	4,825,045	4/25/89	David R. Humble			
	K	4,839,507	6/13/89	Lance May			

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	L	EP 512413	11/11/92	Europe (Abstract)				
	M	JP 5242363	9/21/93	Japan (Abstract)				

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	N	"Save The Mark", Financial Times, February 1, 1983, Section I, p 12.
	O	Louise Cook, "Consumer Watch: Clip, Snip, Save", The Associated Press, March 12, 1984, Business News Section.

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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	P	4,859,838	8/22/89	Ryoichi Okiharu			
	Q	4,882,473	11/21/89	Daniel R. Bergeron et al.			
	R	4,908,761	3/13/90	Roland Tai			
	S	4,922,522	5/1/90	John M. Scanlon			
	T	4,937,853	6/26/90	Jean D. Brule et al.			
	U	4,973,952	11/27/90	John Malec et al.			
	V	4,982,337	1/1/91	Robert L. Burr et al.			
	W	5,119,295	6/2/92	Shashi B. Kapur			
	X	5,132,914	7/21/92	Robert L. Cahlander et al.			
	Y	5,172,328	12/15/92	Robert L. Cahlander et al.			
	Z	5,177,342	1/5/93	Carl A. Adams			

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		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	AA	Robert Kuttner, "Computers May Turn The World Into One Big Commodities Pit", Business Week, September 11, 1989, Economic Viewpoint Section at p. 17.
	BB	Michael Schrage, "An Experiment in Economic Theory; Labs Testing Real Markets", The Record, November 26, 1989, Business Section at p. B01.

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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	CC	5,192,854	3/9/93	Reginald D. Counts			
	DD	5,201,010	4/6/93	David W. Deaton et al.			
	EE	5,216,595	6/1/93	Robert L. Protheroe			
	FF	5,231,569	7/27/93	Larry H. Myatt et al.			
	GG	5,239,165	8/24/93	Jeffrey M. Novak			
	HH	5,243,515	9/7/93	Wayne M. Lee			
	II	5,245,533	9/14/93	Robert Marshall			
	JJ	5,262,941	11/16/93	Emery F. Saladin et al.			
	KK	5,274,547	12/28/93	George S. Zoffel et al.			
	LL	5,283,731	2/1/94	James E. Lalonde et al.			
	MM	5,297,031	3/22/94	Burton J. Gutterman et al.			

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							YES	NO

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	NN	"Let's Play the Cash Register Receipts Lottery", The New York Times, December 25, 1990 Section 1 at p. 30.
	OO	Laura Del Rosso, "Marketel Says It Plans To Launch Air Fare 'Auction' In June", Travel Weekly, April 29, 1991.

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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	PP	5,302,811	4/12/94	Kunio Fukatsu			
	QQ	5,309,355	5/3/94	Lawrence B. Lockwood			
	RR	5,353,218	10/4/94	James P. DeLapa et al.			
	SS	5,380,991	1/10/95	Luis Valencia et al.			
	TT	Re. 34,915	4/25/95	Steven Nichtberger et al.			
	UU	5,459,306	10/17/95	Buddy Stein et al.			
	VV	5,481,094	1/2/96	Hiroshi Suda			
	WW	5,504,475	4/2/96	Michel Houdou et al.			
	XX	5,510,979	4/23/96	Martin J. Moderi et al.			
	YY	5,572,653	11/5/96	William C. DeTemple et al.			
	ZZ	5,581,064	12/3/96	Roger K. Riley et al.			

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	AAA	"Philips Offers Customers Financing Through Citicorp; Philips Medical Systems Northe America, Citicorp North America Inc.", Health Industry Today, June, 1991 Vol. 54 at p. 4.
	BBB	Jeff Peline, "Travelers Bidding on Airline Tickets, SF Firm Offers Chance for Cut-rate Fares", The San Francisco Chronicle, August 19, 1991, News Section at p. A4.

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U.S. PATENT DOCUMENTS

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	CCC	5,592,375	1/7/97	Bardwell C. Salmon et al.			
	DDD	5,602,377	2/11/97	William E. Beller et al.			
	EEE	5,611,052	3/11/97	Diana R. Dykstra et al.			
	FFF	5,615,269	3/25/97	Silvio Micali			
	GGG	5,621,201	4/15/97	Stephen Langhans et al.			
	HHH	5,632,010	5/20/97	George T. Briechele et al.			
	III	3,573,747	4/6/71	Charles W. Adams et al.			

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	JJJ	Laura Del Rosso, "Ticket-bidding Firm Closes Its Doors; Marketel International", Travel Weekly, March 12, 1992 Vol. 51 at p. 1.
	KKK	"Coupons Get Serious; Supermarkets Use Barcodes to Prevent Misredemptions:", Chain Store Age Executive with Shopping Center Age, October, 1992, Vol. 68 at p. 68.

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LLL	Phillip Fiorini, "'No Place For Penny?' / Smallest Coin Doesn't Make Cents to Some", USA Today, July 29, 1994, News Section at p. 1A.	
MMM	Alison Smith, "Survey of UK Consumer Credit and Asset Finance", Financial Times, November 3, 1994 at p. VI.	
NNN	Tom Andreoli, Jeff Borden, Beth Healy, Steven R. Strahler, Mark Veverka, "Cash Machines Offer A Whole Lotto Money For Withdrawal...", Crain's Chicago Business, June 19, 1995, News Section at p. 8.	
OOO	"Spain: BBV Launches New Card", Cards International, June 22, 1995 at p. 5.	
PPP	"Cyber Bid", Net Fun Ltd., Copyright 1996, Brochure.	
QQQ	John Gapper, "NatWest Reports Rise In Bad Debt", Financial Times, July 31, 1996, News Section at p. 9.	
RRR	"LYNX TECHNOLOGY: Lynx to Provide Business Leasing Programm eThrough Schroder Leasing", M2 Presswire, August 9, 1996.	
SSS	Paul Taylor, "Towards A Dream Market", Financial Times (London), September 4, 1996 at p. 3.	
TTT	Bonnici, Joseph; Campbell, David; Fredenberger, William B.; Hunnicutt, Kathryn H.; "Consumer Issues In Coupon Usage: An Exploratory Analysis", Journal of Applied Business Research, Winter 1996/1997, Vol. 13 at p. 31-40.	
UUU	"Opinion: X-Press Betting", LaFleur's Lottery World, February 7, 1997 at p. 4.	
VVV	Michelle Singletary, "Electronic World, Unchecked Problem? U. S. Move to Paperless Payments Raises Worries About Those Who Don't Use Banks", The Washington Post, March 4, 1997 Financial Section at p C01.	
WWW	"Avco Financial Services", National Home Furnishing Association, (http://www.homefurnish.com/NHFA/avco.htm), download date: May 23, 1997.	

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YYY

"How It All Works", The United Computer Exchange, (<http://www.uce.comhowitworks.htm>), Download Date: July 23, 1997.

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Classifieds2000: The Internet Classifieds", Classifieds2000, Inc., (<http://www.classifieds2000.com/cgi-cls/Display.exe?C2K+aboutus>), download date: August 6, 1997.

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"General Trading Information and Terms Provided by tradingfloor.com", (<http://www.tradingfloor.com/info.htm>), download date: August 14, 1997.

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DDDD

"For the Crew & The Customer: The Best Drive-Thru & Grill Service", Olivetti, Brochure.

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